

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

JOSE M. GALARZA  
ANGELA M. GALARZA  
Debtor(s)

Case No. 19-14813-PMM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2019, and was converted to chapter 13 on 09/26/2019.
- 2) The plan was confirmed on 07/30/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/30/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$46,711.86.
- 10) Amount of unsecured claims discharged without full payment: \$45,535.15.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$46,406.59
Less amount refunded to debtor	\$511.39

**NET RECEIPTS:** **\$45,895.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,043.95
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,543.95**

Attorney fees paid and disclosed by debtor: \$665.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APEX ASSET MANAGEMENT	Unsecured	299.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,045.83	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	3,920.42	4,171.46	4,171.46	2,316.58	0.00
COMENITY BED BATH & BEYOND	Unsecured	1,535.19	NA	NA	0.00	0.00
COMENITY/BOSCOVS	Unsecured	3,307.59	NA	NA	0.00	0.00
COMENITY/VICTORIAS SECRET	Unsecured	138.61	NA	NA	0.00	0.00
DISH	Unsecured	333.59	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	501.45	545.34	545.34	302.83	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,907.85	4,945.85	4,945.85	2,746.57	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,210.77	4,210.77	4,210.77	2,338.41	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,814.00	1,814.19	1,814.19	1,007.49	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	5,248.39	5,248.39	5,248.39	2,914.64	0.00
M&T BANK	Unsecured	NA	1.00	1.00	0.53	0.00
M&T BANK	Unsecured	12,057.60	NA	NA	0.00	0.00
M&T BANK	Secured	23,082.00	23,111.87	188.33	188.33	0.00
M&T BANK	Secured	121,922.00	135,952.12	37.64	37.64	0.00
ORION FEDERAL CREDIT UNION	Unsecured	36,232.27	23,633.85	23,633.85	13,124.75	0.00
QUANTUM3 GROUP LLC AS AGENT F	Secured	9,342.69	9,500.58	9,500.58	9,500.58	0.00
READING HOSPITAL	Unsecured	1,009.00	NA	NA	0.00	0.00
TD RENTAL CARD SERVICES	Unsecured	1,755.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	22,173.79	22,408.31	833.13	833.13	0.00
WELLS FARGO BANK NA	Unsecured	6,909.86	7,274.46	7,274.46	4,039.77	0.00
WELLS FARGO DEALER SERVICES	Secured	5,624.65	5,222.82	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$225.97	\$225.97	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,333.71	\$10,333.71	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,559.68</b>	<b>\$10,559.68</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$51,845.31</b>	<b>\$28,791.57</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,543.95</u>
Disbursements to Creditors	<u>\$39,351.25</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$45,895.20</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2025

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.